

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Andrew M. Plummer and Deana M. Plummer, ) Case No. 24-10173-JCM  
 ) Chapter 13  
Debtors ) Related to Doc. No. 68

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: Debtors to provide for increased mortgage payment.
- ☐ a motion to lift stay  
as to creditor
- ☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated April 9, 2024
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtors' Plan payments shall be changed from \$ 1,182.00 to \$ 1,397.00 per month, effective April, 2025 ; and/or the Plan term shall be changed from        months to        months. .
  
- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
  
- ☐ Debtors shall file and serve        on or before        .
  
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
  
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as        may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
  
- ☐ Other: PennyMac Loan Services, LLC shall be paid \$763.52 beginning April 1, 2025 per the Notice of Mortgage Payment Change dated March 3, 2025.

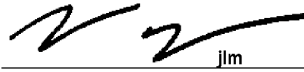
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 19th day of March, 2025

Dated: March 19, 2025



ilm

John C. Melaragno  
United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtors  
Lauren M. Lamb, Esquire  
Steidl & Steinberg, P.C.  
436 Seventh Avenue, Suite 322  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

SIGNED  
3/19/25 1:02 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Andrew M. Plummer  
Deana M. Plummer  
Debtors

Case No. 24-10173-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 19, 2025

Form ID: pdf900

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew M. Plummer, Deana M. Plummer, 20 N. 3rd Street, Greenville, PA 16125-2438
15701025	+ Geraldine Linn, Esq., 701 Market Street, Philadelphia, PA 19106-1538
15701028	H&R Block, PO Box 7526, Newark, DE 19714-7526
15701026	+ H&R Block, 126 West Chestnut Street, Washington, PA 15301-4423
15701030	H&R Block Emerald Advance, Raceway Plaza, Washington Pike, Route 50, Carnegie, PA 15106
15701033	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15701039	+ National Fuel, PO Box 15630, Wilmington, DE 19850-5630
15701064	+ Penn Power, c/o Harris & Harris, 600 West Jackson Blvd., Suite 400, Chicago, IL 60661-5675
15701078	+ UPMC Health Services, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15701076	+ UPMC Health Services, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kebeck@bernsteinlaw.com	Mar 20 2025 00:21:00	Toyota Motor Credit Corporation, c/o Keri P. Ebeck, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219, PA 15219, UNITED STATES 15219-4430
15701016	Email/Text: customercare@adminrecovery.com	Mar 20 2025 00:22:00	Admin recovery LLC, 9159 Main Street, Clarence, NY 14031
15701018	+ Email/Text: customercare@adminrecovery.com	Mar 20 2025 00:22:00	Admin Recovery LLC, 6225 Sheridan Drive, Suite 118, Buffalo, NY 14221-4800
15701017	Email/Text: customercare@adminrecovery.com	Mar 20 2025 00:22:00	Admin Recovery LLC, 45 Earhard Drive, Suite 102, Buffalo, NY 14221-7809
15814689	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 20 2025 00:25:07	Aidvantage on behalf of, Dept of Ed Loan Services, P.O. Box 300001, Greenville, TX 75403-3001
15701020	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 20 2025 00:25:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15701019	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 20 2025 00:25:36	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15701022	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 20 2025 00:23:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15701021	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 20 2025 00:23:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
15701024	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 20 2025 00:23:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15701023	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 20 2025 00:23:00	Fingerhut Fetti/Webbank, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

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15701029	+ Email/Text: dleabankruptcy@hrblock.com	Mar 20 2025 00:21:00	H&R Block, 1 H and R Block Way, Kansas City, MO 64105-1905
15701027	Email/Text: dleabankruptcy@hrblock.com	Mar 20 2025 00:21:00	H&R Block, PO Box 2716, Omaha, NE 68103-2716
15701031	+ Email/Text: Bankruptcy@ICSystem.com	Mar 20 2025 00:21:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15701032	+ Email/Text: Bankruptcy@ICSystem.com	Mar 20 2025 00:21:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15701034	^ MEBN	Mar 20 2025 00:13:15	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15807169	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:26:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15701037	Email/Text: EBN@Mohela.com	Mar 20 2025 00:21:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
15701038	Email/Text: EBN@Mohela.com	Mar 20 2025 00:21:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
16426168	Email/Text: EBN@Mohela.com	Mar 20 2025 00:21:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
15719297	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 00:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15701035	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 00:22:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15701036	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 20 2025 00:22:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15701041	+ Email/Text: Bankruptcy@natfuel.com	Mar 20 2025 00:22:00	National Fuel, P.O. Box 2081, Erie, PA 16512-2081
15701040	+ Email/Text: Bankruptcy@natfuel.com	Mar 20 2025 00:22:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
15701042	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 20 2025 00:38:30	Navient, Po Box 300001, Greenville, TX 75403-3001
15701051	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 20 2025 00:38:33	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701060	+ Email/PDF: cbp@omf.com	Mar 20 2025 00:49:42	One Main Financial, Po Box 1010, Evansville, IN 47706-1010
15701061	+ Email/PDF: cbp@omf.com	Mar 20 2025 00:50:19	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15805380	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 20 2025 00:37:44	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15701062	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
15701065	Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	Penn Power, 76 South Main Street, Akron, OH 44308-1890
15711121	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15701066	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	Penn Power, 6896 Miller Rd., Suite 204, Brecksville, OH 44141-3222
15701071	+ Email/PDF: ebnotices@pnmac.com	Mar 20 2025 00:38:08	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15701070	+ Email/PDF: ebnotices@pnmac.com	Mar 20 2025 00:26:21	PennyMac Loan Services, LLC, Po Box 514387,

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			Los Angeles, CA 90051-4387
15718947	+ Email/PDF: ebnotices@pnmac.com	Mar 20 2025 00:26:21	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15701073	Email/Text: bankruptcy@td.com	Mar 20 2025 00:22:00	TD Bank, P.O. Box 219, Lewiston, ME 04243
15701072	Email/Text: bankruptcy@td.com	Mar 20 2025 00:22:00	TD Bank, P.O. Box 605, Bellmawr, NJ 08099-0605
15701074	+ Email/Text: jaxbanko@td.com	Mar 20 2025 00:20:00	TD Bank, PO Box 9223, Farmington, MI 48333-9223
15709590	+ Email/Text: tdebn@credbankserv.com	Mar 20 2025 00:21:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15807641	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 20 2025 00:21:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15701075	^ MEBN	Mar 20 2025 00:13:13	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15701077	+ Email/Text: BNCnotices@dcmservices.com	Mar 20 2025 00:21:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15803145	Email/PDF: ebn_ais@aisinfo.com	Mar 20 2025 00:26:24	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15701080	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15701079	Email/Text: bankruptcy@firstenergycorp.com	Mar 20 2025 00:22:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15807170	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15701043	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701044	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701045	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701046	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701047	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701048	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701049	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701050	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701052	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701053	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701054	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701055	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701056	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701057	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701058	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701059	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701063	*+	Penn Power, PO Box 3687, Akron, OH 44309-3687
15701068	*	Penn Power, 76 South Main Street, Akron, OH 44308-1890
15701067	*+	Penn Power, c/o Harris & Harris, 600 West Jackson Blvd., Suite 400, Chicago, IL 60661-5675
15701069	*+	Penn Power, 6896 Miller Rd., Suite 204, Brecksville, OH 44141-3222
15701082	*+	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15701081	*	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Andrew M. Plummer julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Deana M. Plummer julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7